

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

MidFirst Bank



Order Filed on December 2, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Cecelia Tompoe

Samuel K. Tompoe

Debtors.

Case No.: 18-17695 CMG

Adv. No.:

Hearing Date: 12/02/2020 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 2, 2020

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtors: Cecelia Tompoe, Samuel K. Tompoe

Case No: 18-17695 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 1428 Stuyvesant Avenue, Trenton, NJ. 08618, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 13, 2020, Debtor is due for the September 2020 through November 2020 post-petition payment for a total default of \$3,432.68 (3 @ \$1,593.63, \$1,348.21 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$1,800.00;

It is **ORDERED, ADJUDGED and DECREED** that Debtors will pay the remainder of the arrears in the amount of \$1,632.68 November 28, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:
Samuel K Tompoe
Cecelia Tompoe
Debtor(s)

Case No. 18-17695-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 02, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel K Tompoe, Cecelia Tompoe, 66 Pennwood Drive, Trenton, NJ 08638-4716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor SANTANDER BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Candyce Ilene Smith-Sklar	on behalf of Joint Debtor Cecelia Tompoe mail@njpalaw.com r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Samuel K Tompoe mail@njpalaw.com r56958@notify.bestcase.com
Craig Scott Keiser	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 02, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor SANTANDER BANK N.A. craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. FKA SOVEREIGN BANK, N.A. FKA SOVEREIGN BANK
nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com

Robert Davidow

on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com

Robert Davidow

on behalf of Creditor SANTANDER BANK N.A. FKA SOVEREIGN BANK, N.A. FKA SOVEREIGN BANK
nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13